Prairie State Bank & Trust, Allan J Shoger From:

Subject: Fair Credit Reporting

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Proposal: Regulation V - Fair Credit

Reporting

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Comments:

@@@The proposed regulation would be an unnecessary burden on an already over-regulated industry. Consumers already have ample freedom to monitor their public credit records. Requiring financial instutions to "educate" consumers on the consequences of abusing credit is redundant and something consumers would largely view as nuisance.

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